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May 20, 2008

**VIA EXPRESS MAIL LABEL NO. EL954914638US**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RE: U.S. Patent Application No.: 10/777,586**  
**Title: SYSTEMS AND METHODS FOR IMPLEMENTING AN**  
**INTEREST-BEARING INSTRUMENT**  
**Filed: February 12, 2004**  
**Inventor: Roger Howard Williams III**  
**Attorney Docket No.: 07-1087**


Dear Sir/Madam:

In reference to the above-captioned application, transmitted herewith are the following:

1. Revocation of Power of Attorney with New Power of Attorney and Change of Correspondence Address Form PTO/SB/82 (1 page);
2. Statement Under 37 CFR 3.73(b) Form PTO/SB/96(1 page); and
3. Return Postcard.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment in the enclosed amounts to Deposit Account Number 50-0979.

Respectfully submitted,

  
Steven I. Wallach  
Registration No. 35,402

SIW:sac  
Enclosures

**CERTIFICATE OF EXPRESS MAILING UNDER 37C.F.R. § 1.10**

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being deposited with the U.S. Postal Service for delivery by Express Mail Post Office to Addressee service with Express Mail Label EL954914638US in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on the date shown below.

  
Steven A Cobb

Date: May 20, 2008

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